

EXHIBIT A

Credit Control, LLC

5757 Phantom Drive Ste 330 Hazelwood, MO 63042

800-281-1882

Hours of Operations: Mon-Thur 8am-8pm, Fri 8am-5pm, Sat 8am-12pm CST

June 21, 2013

Mike Schrank
PO Box 327
Oak Creek, WI 53154-0327

Current Creditor: LVNV Funding LLC
Our Account Number: 10273849
Original Account Number: ****_****_****_5169
Original Creditor: GE Money Bank

Principal Balance: \$862.23
Interest Balance: \$1,242.23
Current Balance Due: \$2,104.46

Important Notice

Dear Mike Schrank,

This letter is to advise you that your account is past due and that this office is attempting to collect this account. We have been authorized to offer you the following settlement options:

1. Pay 40% of the current balance or \$841.78 in 1 payment.
2. Pay 50% of the current balance in 3 consecutive monthly payments of \$350.74.
3. Pay 60% of the current balance in 6 consecutive monthly payments of \$210.45.
4. A monthly payment plan is also available to allow you time to pay the balance or settle at a later date.

Upon completion of one of the settlement options above and clearance through the banking system, your account will be considered settled. We are not obligated to renew this offer. Please call 800-281-1882 to discuss this offer with one of our representatives.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, Credit Control, LLC will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

This communication is from a debt collection agency, this is an attempt to collect a debt and any information obtained will be used for that purpose.

Additional consumer rights may be found on the back of this notice.



P.O. Box 1945
Southgate, MI 48195-0945

IF YOU WISH TO PAY BY VISA, MASTERCARD, OR AMERICAN EXPRESS FILL IN THE INFORMATION BELOW			
Card Number:			
* CVV Number:	Expiration Date:	Payment Amount:	Account Number:
	/	\$	471288171
Card Holder Name:		Signature of Cardholder:	
Card Holder Billing Address:			

* For Visa/MasterCard, the three-digit CVV number is printed on the signature panel on the back of the card immediately after the card's account number. For American Express, the four-digit CVV number is printed on the front of the card above the card account number.

CCN/RSFG456V 296063578078 75558/0027526/107



10273849
Mike Schrank
PO Box 327
Oak Creek, WI 53154-0327



Credit Control, LLC
PO BOX 100
HAZELWOOD, MO 63042

Required State Notices

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

California:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They must not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Colorado:

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coloradoattorneygeneral.gov/ca.

You may pay in person at 1776 S. Jackson #900 Denver, CO 80210. You can reach our in-state office at 303-753-0945.

Massachusetts:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

Minnesota:

This Collection Agency is licensed by the Minnesota Department of Commerce.

New York City:

Credit Control, LLC is licensed by the city of New York, Department of Consumer Affairs, License #: 1233281.

Nevada:

For debts owed to a hospital only:

If you owe a debt to a hospital (as defined by NRS 449.012), please be aware that if you pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) an acknowledgment of the debt by you; and (2) a waiver by the consumer of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt. If you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.

North Carolina:

North Carolina Department of Insurance Permit Number for the Hazelwood, MO office of Credit Control, LLC: 103251

North Carolina Department of Insurance Permit Number for the Maplewood, MN office of Credit Control, LLC: 4256

Tennessee:

This collection agency is licensed by the Tennessee Collection Service Board, State Department of Commerce and Insurance.

Utah:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

PRIVACY NOTICE

This Privacy Notice is being given on behalf of each of the following related companies (the "Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Sherman Acquisition Limited Partnership	Resurgent Capital Services L.P.	Anson Street LLC
Sherman Acquisition II Limited Partnership	Resurgent Capital Services PR LLC	Ashley Funding Services LLC
Sherman Acquisition L.L.C.	LVNV Funding, LLC	SFG REO, LLC
Limestone Asset Management LLC	Ascent Card Services, LLC	PYOD LLC
Granite Asset Management LLC	Ascent Card Services II LLC	

Information We May Collect. The Sherman Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates From time to time, the Sherman Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act.

Sharing Collected Information with Third Parties The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collection Practices Act.

